

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RONALD DWIGHT LORD, SR.
MARY LOUISE LORD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-10551

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/19/2020 and confirmed on 11/3/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		37,521.00
Less Refunds to Debtor	710.39	
TOTAL AMOUNT OF PLAN FUND		36,810.61

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,580.00	
Trustee Fee	1,900.77	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,480.77

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CSMC 2020-RPL2 TRUST Acct: 1957	1,195.27	1,195.27	0.00	1,195.27
	CSMC 2020-RPL2 TRUST Acct: 1957	1,914.39	1,914.39	0.00	1,914.39
	CSMC 2020-RPL2 TRUST Acct: 1957	0.00	25,690.68	0.00	25,690.68
	CSMC 2020-RPL2 TRUST Acct: 1957	0.00	0.00	0.00	0.00
	CRAWFORD COUNTY TAX CLM BUREAU* Acct: 2904	0.00	0.00	0.00	0.00
					28,800.34

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	RONALD DWIGHT LORD, SR. Acct:	0.00	0.00	0.00	0.00
	RONALD DWIGHT LORD, SR. Acct:	710.39	710.39	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,580.00	3,580.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 0054	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	FIRST NATIONAL BANK OF PA** Acct: 9174	584.50	584.50	0.00	584.50
	CFC DEFICENCY RECOVERY++ Acct: 9424	0.00	0.00	0.00	0.00
	CITIFINANCIAL INC (NON-RE*)++ Acct: 2240	0.00	0.00	0.00	0.00
	CITIZENS BANK NA	0.00	0.00	0.00	0.00

20-10551

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8944				
	COMMONWEALTH FINANCIAL SYSTEMS/	0.00	0.00	0.00	0.00
	Acct: 8850				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 7144				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 7144				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct:				
	UPMC PHYSICIAN SERVICES	165.00	165.00	0.00	165.00
	Acct: 0054				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 5862				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 4762				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 0731				
	SANTANDER CONSUMER USA	0.00	0.00	0.00	0.00
	Acct: 1000				
	SOUTHWEST CREDIT SYSTEMS*	0.00	0.00	0.00	0.00
	Acct: 9290				
	SOUTHWEST CREDIT SYSTEMS*	0.00	0.00	0.00	0.00
	Acct: 9290				
	TD AUTO FINANCE	0.00	0.00	0.00	0.00
	Acct: 9424				
	UPMC HEALTH SERVICES	780.00	780.00	0.00	780.00
	Acct: 0054				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ERIE PATHOLOGY ASSOCIATES++	0.00	0.00	0.00	0.00
	Acct:				
	MEADVILLE MEDICAL CENTER	0.00	0.00	0.00	0.00
	Acct:				
	WINDSTREAM	0.00	0.00	0.00	0.00
	Acct:				
					1,529.50
TOTAL PAID TO CREDITORS					30,329.84
TOTAL CLAIMED					
	PRIORITY	0.00			
	SECURED	3,109.66			
	UNSECURED	1,529.50			

Date: 07/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RONALD DWIGHT LORD, SR.
MARY LOUISE LORD
Debtor(s)

Ronda J. Winnecour
Movant
vs.

No Repondents.

Case No.:20-10551

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ronald Dwight Lord, Sr.
Mary Louise Lord
Debtors

Case No. 20-10551-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 28, 2025

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618, Conneaut Lake, PA 16316-2632
cr	+ AT LX 2024-RPL1 Trust, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15278783	+ Creditech, 50 N 7th St, Bangor, PA 18013-1791
15278782	+ Creditech, 50 North 7th Street, Bangor, PA 18013-1791
15278784	+ Erie Pathology Associates, 1526 Peach Street, Erie, PA 16501-2110
15293237	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15278794	+ Windstream, 11317 Mercer Pike, Meadville, PA 16335-6261

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15278776	+ Email/Text: melindaf@asdebt recoveryinc.com	Jul 29 2025 00:06:00	Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
15278777	Email/Text: jaxbanko@td.com	Jul 29 2025 00:05:00	CFC Deficiency Recover, 5225 Crooks Road, Suite 140, Troy, MI 48098
15278778	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2025 00:16:40	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
15278779	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 29 2025 00:06:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15288874	Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com	Jul 29 2025 00:08:00	CSMC 2020-RPL2 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15278780	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jul 29 2025 00:06:00	Commonwealth Financial Systems Inc, 120 North Keyser Avenue, Scranton, PA 18504-9701
15278781	Email/Text: mklemm@co.crawford.pa.us	Jul 29 2025 00:07:00	Crawford County Tax Claim Bureau, Court House, 903 Diamond Square, Meadville, PA 16335-2694
15278785	+ Email/Text: mwetherbee@mmchs.org	Jul 29 2025 00:08:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
15278786	+ Email/Text: egssupportservices@alorica.com	Jul 29 2025 00:07:00	NCO Financial Systems, Attention: Bankruptcy, 507 Prudential Road, Horsham, PA 19044-2308
15278788	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2025 00:07:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15278789	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 29 2025 00:07:00	Santander Consumer Usa, 8585 North Stemmons Freeway Suite 1100-N, Dallas, TX 75247-3822
15278790	+ Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com	Jul 29 2025 00:08:00	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
15278791	+ Email/Text: bankruptcy@sw-credit.com	Jul 29 2025 00:07:00	Southwest Credit Syste, 4120 International

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jul 28, 2025

Form ID: pdf900

Total Noticed: 24

15278792	+ Email/Text: bankruptcy@sw-credit.com	Jul 29 2025 00:07:00	Parkway Suite 1100, Carrollton, TX 75007-1958 Southwest Credit System, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
15278793	Email/Text: jaxbanko@td.com	Jul 29 2025 00:05:00	Td Auto Finance, 27777 Franklin Road, Farmington Hills, MI 48334
15293894	Email/Text: BNCnotices@dcmsservices.com	Jul 29 2025 00:06:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15293892	Email/Text: BNCnotices@dcmsservices.com	Jul 29 2025 00:06:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2020-RPL2 Trust
15278787	*+	NCO Financial Systems, Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Ronald Dwight Lord Sr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor CSMC 2020-RPL2 Trust dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor CSMC 2020-RPL2 Trust mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor CSMC 2020-RPL2 Trust mimcgowan@raslg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor CSMC 2020-RPL2 Trust rshearer@raslg.com
Ronda J. Winnecour	

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jul 28, 2025

Form ID: pdf900

Total Noticed: 24

cmecf@chapter13trusteedpa.com

TOTAL: 8